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# MYSORE LEGISLATIVE ASSEMBLY

TWENTIETH DAY.

*Monday, 18th March 1963.*

The House met in the Assembly Hall, Vidhana Soudha, Bangalore, at One of the Clock.

MR. SPEAKER (SRI B. VAIKUNTA BALIGA, B.A., B.L.), in the Chair.

## STARRED QUESTIONS

**(to which oral answers were given)**

### Number of Loan Applications recommended by the Primary Co-operative Land Mortgage Bank, Ltd., in Belgaum and Gulbarga Divisions.

*Q.—58. SRI C. S. HULKOTI (Mundargi).—

Will the Government be pleased to state :—

(*a*) the total number of loan applications recommended by each of the Primary Co-operative Land Mortgage Bank, Ltd., in Belgaum and Gulbarga Revenue Divisions to the Central Co-operative Land Mortgage Bank, Ltd., Mysore State, Bangalore, in 1960, 1961 and 1962 ;

(*b*) out of the total number of such applications received how many applications were sanctioned and how many were rejected ;

(*c*) what is the minimum and maximum period of time taken by the Central Land Mortgage Bank, Ltd., for sanctioning an application in the said Belgaum and Gulbarga Divisions ;

(*d*) what is the minimum and maximum time taken for despatching the loan amount sanctioned to the Primary Land Mortgage Banks after the requisition for sending the amount sanctioned is made by a Primary Co-operative Land Mortgage Bank, Ltd. ;

(*e*) whether it has come to the notice of the Government that there is a general complaint by the applicants that they are getting loans from Co-operative Land Mortgage Bank, Ltd., after great length of time even after a year and year and half ?

*A.*—Sri KONDAJJI BASAPPA (Deputy Minister for Co-operation).—

(*a*) and (*b*) *Vide* statement given below.

(*c*) Normally 2 to 4 months.

(*d*) Normally 30 to 40 days.

(*e*) Yes.

Statement showing Loan Applications received in the Central Land Mortgage Bank from the Primary Land Mortgage Banks of Belgaum and Gulbarga Divisions for the years 1960, 1961 and 1962.

**Belgaum Division**

| Sl. No. | Name of L. M. Bank | 1960 | | | 1961 | | | 1962 | | | Total | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Recommended | Sanction | Rejection | Recommended | Sanction | Rejection | Recommended | Sanction | Rejection | Recommended | Sanction | Rejection |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 1 | Belgaum | 33 | 33 | ... | 28 | 29 | 1 | 15 | 18 | 1 | 76 | 80 | 1 |
| 2 | Hubli | 19 | 14 | ... | 10 | 2 | .... | 6 | 4 | .... | 35 | 20 | ... |
| 3 | Dharwar | 49 | 37 | .. | 48 | 36 | ... | 40 | 34 | 1 | 137 | 107 | 1 |
| 4 | Gadag | 11 | 10 | ... | 39 | 27 | ... | 20 | 22 | ... | 70 | 59 | ... |
| 5 | Haveri | 24 | 21 | ... | 17 | 15 | 1 | 16 | 15 | ... | 57 | 51 | 1 |
| 6 | Bijapur | 72 | 33 | 3 | 115 | 83 | 5 | 47 | 57 | 3 | 234 | 173 | 11 |
| 7 | Sirsi | 4 | 8 | ... | 20 | 9 | ... | 32 | 15 | 3 | 56 | 32 | 3 |
| 8 | Jamkhandi | .... | ... | ... | ... | ... | ... | 52 | 28 | 1 | 52 | 28 | 1 |
| 9 | Bailhongal | ... | ... | .... | ... | ... | ... | 70 | 21 | 2 | 70 | 21 | 2 |
| 10 | Gakak | .... | ... | ... | ... | .... | ... | 10 | 2 | 1 | 10 | 2 | 1 |
| 11 | Raibagh | ... | ... | ... | ... | ... | ... | 6 | 3 | ... | 6 | 3 | ... |
| | Total ... | 212 | 156 | 3 | 277 | 201 | 7 | 314 | 219 | 11 | 803 | 576 | 21 |

**Gulbarga Division.**

| Sl. No. | Name of L. M. C. Society. | 1960 | | | 1961 | | | 1962 | | | Total | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Recommended | Sanction | Rejection | Recommended | Sanction | Rejection | Recommended | Sanction | Rejection | Recommended | Sanction | Rejection |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 1 | Yadgir | 26 | 20 | ... | 84 | 46 | 1 | 19 | 11 | ... | 129 | 77 | 1 |
| 2 | Gangavati | 48 | 11 | 1 | 91 | 56 | 5 | 81 | 74 | ... | 220 | 141 | 6 |
| 3 | Bhalki | ... | ... | ... | 8 | ... | ... | 6 | 3 | ... | 14 | 3 | ... |
| 4 | Yelburga | ... | ... | ... | 4 | 2 | 1 | 4 | 1 | ... | 8 | 3 | 1 |
| 5 | Alland | ... | ... | ... | 16 | 7 | 1 | 9 | 13 | ... | 25 | 20 | 1 |
| 6 | Deodurga | ... | ... | ... | ... | ... | ... | 84 | 49 | 1 | 84 | 49 | 1 |
| 7 | Raichur | ... | ... | ... | ... | ... | ... | 15 | 8 | 1 | 15 | 8 | 1 |
| 8 | Shorapur | ... | ... | ... | ... | ... | ... | 69 | 20 | ... | 69 | 20 | ... |
| 9 | Kushtagi | .. | ... | ... | ... | ... | ... | 45 | 19 | ... | 45 | 19 | ... |
| 10 | Koppal | ... | ... | ... | ... | ... | ... | 46 | 2 | 1 | 46 | 2 | 1 |
| 11 | Humnabad | ... | ... | ... | ... | ... | ... | 9 | 2 | ... | 9 | 2 | ... |
| 12 | Aurad | ... | ... | ... | ... | ... | ... | 5 | 1 | ... | 5 | 1 | ... |
| | Total | 74 | 31 | 1 | 203 | 111 | 8 | 392 | 203 | 3 | 669 | 345 | 12 |

*Note.*—The number of loan applications is more in some years on account of the loan cases of previous years being sanctioned during the accounting year.

**Sri C. S. HULKOTI.**—May I know, Sir, why the loan applications are delayed for three to four months for sanction ?

† **Sri KONDAJJI BASAPPA.**—Yes, it is admitted.

**Mr. SPEAKER.**—Why should there be any delay ? Could it not be expedited ? Is that period necessary ?

†Indicates that the remarks or speeches have not been revised by the member concerned.

Sri KONDAJJI BASAPPA.—Yes, Sir, because the primary land mortgage banks which are recently formed in Gulbarga Division and Belgaum Division have not got the assistance of legal advocate and also many of them have not got even a trained personnel as secretary. They also do not have land valuation officers. For these reasons, the applications which were received by the Central Land Mortgage Banks as recommended by the Primary Banks have to be sent back for certain clarifications. The delay was only due to that.

Sri C. S. HULKOTI.—Is the Government aware that in Dharwar District, the loan applications are transmitted to Central Banks after the completion of scrutiny and there is no necessity to send back the applications for clarification?

Sri KONDAJJI BASAPPA.—In some cases, probably Gadag and Dharwar which were formed earlier than the merger in 1956, they have legal advisers. But even there, the legal advisers at the Central Bank differ from the legal advisers at the Primary Land Mortgage Banks. Two lawyers do not always agree. And therefore the loan applications are sent back to Primary Land Mortgage Banks and hence there is delay.

Sri C. S. HULKOTI.—Is the Government aware that in the Land Mortgage Banks, Co-operative Conference, it is recommended that some of the powers of sanction of loans to some extent should be entrusted to the Primary Co-operative Land Mortgage Banks?

Sri KONDAJJI BASAPPA.—Yes. Not only the Co-operative Conference at Mysore, even the All-India Co-operative Conference held in 1958 have recommended that procedure should be simplified for the sanction of loans. They have said in their recommendation that the Primary Land Mortgage Bank may be authorised to sanction up to Rs. 3,000 so that we can eliminate 75 per cent of the loan applications which are now received by the Central Bank to be finalised by the Primary Banks themselves. That is number one. The further recommendation that they have sent is: we are now insisting upon a 23 year encumbrance certificate. But they have said that 12 years encumbrance certificate will do. Probably if these two points are settled at the Government level, delay may be eliminated to a large extent. We are examining these at the Government level and we are likely to issue an order on these aspects very shortly.

Sri C. S. HULKOTI.—May I know, Sir, whether within a month or two the orders will be issued by the Government?

Sri KONDAJJI BASAPPA.—I can assure the House that within a month or two orders will be issued.

Sri D. M. SIDDAIYA.—In the answers it is said that applications are held over for a year or more.

Sri KONDAJJI BASAPPA.—I have said that, yes. The answers are there.

Sri D. M. SIDDAIYA.—The Hon'ble Minister was pleased to say that they are decided normally within 2 to 4 months.

Sri KONDAJJI BASAPPA.—That is answer to (*d*) pertaining to Gulbarga and Belgaum Divisions only. Normally the loan applications are sanctioned within 2 to 4 months. In the case of Gulbarga and Belgaum where they have no legal assistance and trained Secretary, it is found necessary to send back applications for clarifications and the delay is due to that.

Sri D. M. SIDDAIYA.—Does it mean to say that the sanction of the loan applications are held up by a year or even more throughout the State ?

Sri KONDAJJI BASAPPA.—No, in old Mysore area, they are getting sanctioned earlier.

Sri C. S. HULKOTI.—Sir, even after sanction, to realise the amount, it takes about three or four months : has it come to the notice of the Government ?

Sri KONDAJJI BASAPPA. When the loan is sanctioned, the primary land mortgage bank has to send the mortgage deed executed by the parties. Immediately the deed is received, the amount is paid.

ಶ್ರೀ ಸಿದ್ದಯ್ಯ ಕಾಶೀಮಠ.—ಬೆಳಗಾಂ ಮತ್ತು ಗುಲ್ಬರ್ಗ ಜಿಲ್ಲೆಗಳಲ್ಲಿ ಅರ್ಜಿ ಕಳುಹಿಸಿರುವುದನ್ನು ಹೇಳಿದ್ದೀರಿ. ಅರ್ಜಿ ಕಳುಹಿಸಿದಮೇಲೆ ಇರತಕ್ಕ ಬ್ಯಾಂಕುಗಳು ಎಷ್ಟು ಇವೆ ?

ಶ್ರೀ ಕೊಂಡಜ್ಜಿ ಬಸಪ್ಪ.—ಪಟ್ಟಿಯಲ್ಲಿ ಅದೂ ಇದೆ.

ಶ್ರೀ ಸಿದ್ದಯ್ಯ ಕಾಶೀಮಠ.—ಅರ್ಜಿ ಕಳುಹಿಸಿದಮೇಲೆ ಇರತಕ್ಕ ಬ್ಯಾಂಕುಗಳು ಎಷ್ಟು ಅನ್ನುವುದು ಇಲ್ಲಿ ಇಲ್ಲ.

Sri KONDAJJI BASAPPA.—Sir, in Belgaum Division, as I have mentioned, there are only 11 Banks.

ಶ್ರೀ ಸಿ. ಎಸ್. ಹುಲಕೋಟಿ.—ಈ ಪೊಬಲಗನ್ನು ಡೈರೆಕ್ಟರುಗಳೇ ಮಂಜೂರು ಮಾಡಲಿಕ್ಕೆ ಸಾಧ್ಯವಾಗುವಂತೆ ಅನುಕೂಲ ಕಲ್ಪಿಸಲು ಏನಾದರೂ ವಿಚಾರ ಮಾಡುತ್ತಾ ಇದ್ದೀರಾ ?

ಶ್ರೀ ಕೊಂಡಜ್ಜಿ ಬಸಪ್ಪ.—ಅದು ಸ್ವಲ್ಪ ಕಷ್ಟವಾಗಬಹುದು. It is a matter for further examination.

ಶ್ರೀ ಎಚ್. ಆರ್. ಕೇಶವಮೂರ್ತಿ.—12 ವರ್ಷದ ಎಕ್‌ಕಂಬರೆನ್ಸ್ ಸರ್ಟಿಫಿಕೇಟ್ ಸಾಕು ಎಂದು ಹೇಳುತ್ತೀರಿ. ಲೋಕಲ್ ಕಮಿಟ್‌ಮೆಂಟ್ ಏನಿದೆ ಎಂಬ ಸಂಪೂರ್ಣ ಸಮಾಚಾರ ಸಿಕ್ಕಿತ್ತೆ ದೆಯೇ ?

ಶ್ರೀ ಕೊಂಡಜ್ಜಿ ಬಸಪ್ಪ.—Adverse position ಎಂದರೆ 12 ವರ್ಷ. 12 ವರ್ಷ ಸಾಕು ಎಂದು ಆಲ್ ಇಂಡಿಯಾ ಕಾರ್ಖಫರೆನ್ಸ್‌ನಲ್ಲಿ ಮತ್ತು ಮೈಸೂರು ಸಂಸ್ಥಾನ ಕಾರ್ಖಫರೆನ್ಸ್‌ನಲ್ಲಿ ಸಿಫಾರ್ಸು ಮಾಡಿದ್ದಾರೆ. We are examining all aspects, whether it is desirable to follow. ಯೋಚನೆಮಾಡಿ ಇಷ್ಟರಲ್ಲೇ ಒಂದು ಗವರ್ನ್‌ಮೆಂಟ್ ಆರ್ಡರ್ ಹೊರಡಿಸುತ್ತೇವೆ.

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## Profit or Loss in each of the Government Silk Filatures in the State.

*Q.—95. Sri S. KARIAPPA (Kanakapura).—

Will the Government be pleased to state :—

(*a*) the profit or loss in each of the Government Silk Filatures in the State during the years 1960-61, 1961-62, and 1962-63 :

1. Government Silk Filature, Mysore,
2. Government Silk Filature, Kollegal,
3. Government Silk Filature, Kanakapura ;